

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Karen M. Prokapus**

Case No.: **16-14196**

Judge: \_\_\_\_\_

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: **4/27/2018**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **/s/RM**

Initial Debtor: **KMP**

Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor has paid \$18,657.00 to date and shall pay \$549.00 Monthly to the Chapter 13 Trustee, starting on May of 2018, for 24 remaining months, for a total plan of approximately 50 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Robert Manchel	Attorney Fees	3,500.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Home Mortgage	32 Highpoint Drive, Medford, NJ.	court approved permanent loan modification	n/a	\$0.00	regular monthly payments
Wells Fargo Home Mortgage / Specialized Loan Servicing LLC	401 W. Evesham Ave. Magnolia, NJ.	see paragraph 10 Non Standard Provisions	n/a	see paragraph 10 Non Standard Provisions	see paragraph 10 Non Standard Provisions
Shellpoint Mortgage Servicing / Wilmington Savings Fund Society and Statebridge Company LLC.	100 Jackson Rd., Waterford, NJ.	see paragraph 10 Non Standard Provisions	n/a	see paragraph 10 Non Standard Provisions	see paragraph 10 Non Standard Provisions
Ocwen Loan Servicing LLC / The Bank of new York Mellon (pre-petition arrears)	110 Jackson Rd., Berlin, NJ.	\$4,888.90	n/a	\$4,888.90	regular monthly payments
Ocwen Loan Servicing LLC / The Bank of new York Mellon (post-petition arrears)	110 Jackson Rd., Berlin, NJ.	\$4,665.16	n/a	\$4,665.16	regular monthly payment

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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**c. Secured claims excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

Creditor

**Santander Consumer Usa (auto loan)**

**g. Secured Claims to be Paid in Full Through the Plan** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims** **NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_\_\_ to be distributed *pro rata*
- ☒ Not less than 100% percent to be paid to general unsecured claims
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases** **X NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** **X NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	

#### Part 8: Other Plan Provisions

##### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

##### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

##### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

##### d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

#### Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

#### Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE  
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

Shellpoint Mortgage Servicing / Wilmington Savings Fund Society and Statebridge Company LLC., shall be permitted to proceed with their mortgage foreclosure action, as to 100 Jackson Rd., Waterford, NJ. However, the debtor is permitted to pursue a mortgage loan modification with servicer and/or obtain refinancing on the property. No regular monthly mortgage payments will be paid to the servicer on a monthly basis. Also, no payments shall be made to the servicer by the trustee, through the bankruptcy plan. The debtor preserves her right to file a motion to reinstate the automatic stay and file a modified plan to keep the property.

Wells Fargo Home Mortgage shall be permitted to proceed with their mortgage foreclosure action as to 401 W. Evesham Ave. Magnolia, NJ. However, the debtor is permitted to pursue the insurance coverage funds, for her loss and/or the sale of said property, after bankruptcy court approval granting same. The debtor preserves her right to file a motion to reinstate the automatic stay and file a modified plan to keep the property.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>April 27, 2018</u>	<u>/s/ Robert Manchel</u> <b>Robert Manchel</b> Attorney for the Debtor
Date:	<u>April 27, 2018</u>	<u>/s/ Karen M. Prokapus</u> <b>Karen M. Prokapus</b> Debtor
Date:	_____	_____
		Joint Debtor

#### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date	<u>April 27, 2018</u>	<u>/s/ Robert Manchel</u> <b>Robert Manchel</b> Attorney for the Debtor
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I certify under penalty of perjury that the above is true.

Date:	<u>April 27, 2018</u>	<u>/s/ Karen M. Prokapus</u> //
		<b>Karen M. Prokapus</b> Debtor
Date:	_____	_____
		Joint Debtor

## Imaged Certificate of Notice Page 8 of 9

United States Bankruptcy Court  
District of New JerseyIn re:  
Karen M. Prokapus  
DebtorCase No. 16-14196-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 43

Date Rcvd: May 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2018.

db  
cr  
+Karen M. Prokapus, 32 High Point Drive, Medford, NJ 08055-3816  
+The Bank of New York Mellon, c/o Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
516042330 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
516042331 +Capl/boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
516281005 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516042332 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
516042333 +Comenity Bank/anntylr, Po Box 182789, Columbus, OH 43218-2789  
516042334 +Comenity Bank/fortunof, Po Box 182789, Columbus, OH 43218-2789  
516042335 +Comenity Bank/frtnfvsa, 4590 E Broad St, Columbus, OH 43213-1301  
516042336 +Comenity Bank/jcrewinc, Po Box 182789, Columbus, OH 43218-2789  
516042337 +Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789  
516295370 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
516042338 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
516042339 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
516042340 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
516106943 NRPL Trust Series 2015-1, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
516042343 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
516042344 +Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128  
516042345 Rymr&flnign, CscI Dispute Team, Des Moines, IA 50306  
516063002 +Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284  
516068205 +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244  
516042346 +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244  
516042347 +Saxon Mortgage Service, 4708 Mercantile Dr N, Fort Worth, TX 76137-3605  
517427785 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
517427786 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516042352 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
516290767 The Bank of New York Mellon, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605  
516284168 +The Bank of New York Mellon, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
516042353 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)  
516989251 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
516259703 Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
516042354 Wfhm, Po Box 659558, San Antonio, TX 78265

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 31 2018 00:15:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 31 2018 00:15:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
516042331 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 31 2018 00:20:18 Capl/boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
516276273 +E-mail/Text: bnc@bass-associates.com May 31 2018 00:14:27 Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
516042333 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 31 2018 00:15:02 Comenity Bank/anntylr, Po Box 182789, Columbus, OH 43218-2789  
516042334 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 31 2018 00:15:02 Comenity Bank/fortunof, Po Box 182789, Columbus, OH 43218-2789  
516042335 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 31 2018 00:15:02 Comenity Bank/frtnfvsa, 4590 E Broad St, Columbus, OH 43213-1301  
516042336 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 31 2018 00:15:03 Comenity Bank/jcrewinc, Po Box 182789, Columbus, OH 43218-2789  
516042337 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 31 2018 00:15:03 Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789  
516042341 +E-mail/Text: bnckohlsnotices@becket-lee.com May 31 2018 00:14:34 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516042342 E-mail/Text: camanagement@mtb.com May 31 2018 00:14:54 M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203  
516185152 +E-mail/Text: bankruptcydpt@mcmcg.com May 31 2018 00:15:19 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
516042348 +E-mail/PDF: gecsed@recoverycorp.com May 31 2018 00:21:03 Synch/banarepdc, Po Box 965005, Orlando, FL 32896-5005

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 43

Date Rcvd: May 30, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516042349	+E-mail/PDF: gecsed@recoverycorp.com May 31 2018 00:20:07	Syncb/care Credit,
	C/o P.o. Box 965036, Orlando, FL 32896-0001	
516042350	+E-mail/PDF: gecsed@recoverycorp.com May 31 2018 00:21:03	Syncb/gap, Po Box 965005,
	Orlando, FL 32896-5005	
516042351	+E-mail/PDF: gecsed@recoverycorp.com May 31 2018 00:21:03	Syncb/home Design Furn,
	Po Box 965036, Orlando, FL 32896-5036	
516277482	+E-mail/Text: bncmail@w-legal.com May 31 2018 00:15:30	TD Bank USA, N.A.,
	C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,	SEATTLE, WA 98121-3132
		TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr*	+THE BANK OF NEW YORK MELLON, Robertson, Anschutz & Schneid, P.L.,
	6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516567216*	+The Bank Of New York Mellon, Robertson, Anschutz & Schneid, P.L.,
	6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516279148*	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y,
	1000 Blue Gentian Road, Eagan, MN 55121-7700
516989255*	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y,
	1000 Blue Gentian Road, Eagan MN 55121-7700

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, Et Al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Wilmington Savings Fund Society, Et Al...  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Justin Plean on behalf of Creditor The Bank of New York Mellon jplean@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Justin Plean on behalf of Creditor THE BANK OF NEW YORK MELLON jplean@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Miriam Rosenblatt on behalf of Creditor THE BANK OF NEW YORK MELLON bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
Miriam Rosenblatt on behalf of Creditor The Bank of New York Mellon bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
Patrick O. Lacsina on behalf of Creditor The Bank of New York Mellon ,  
PATRICK.LACSINA@GMAIL.COM  
Robert Manchel on behalf of Debtor Karen M. Prokapus manchellaw@yahoo.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 12